

Exhibit D

Homecomings Financial
A GMAC Company

*PAYMENT CHANGE EFFECTIVE
DECEMBER 1, 2004.
RELEVANT ESCROW ANALYSIS
STATEMENT ATTACHED.*

October 20, 2004

Eileen Fagan
16 Brewster Avenue
Stony Point, NY 10980

Loan Number: 0433303260

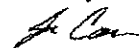
Dear Eileen Fagan:

If you have filed for bankruptcy, please be advised that this letter is for informational purposes only and is not an attempt to collect a debt. Please accept this letter as written notice of a change in the interest rate and principal and interest portion of your monthly payment amount. Effective with your December 01, 2004, installment, your account's interest rate will be 10.625 percent and your monthly principal and interest payment will be \$ 2625.74. Please note that if your loan includes an escrow account for the payment of property taxes and insurance, the principal and interest payment stated on this letter does not reflect the total payment due, since the total payment would include principal, interest, and escrow.

According to the terms of the Adjustable Rate Note you signed at closing, your interest rate is determined by the six-month London Interbank Offered Rate ("LIBOR") as published in the Wall Street Journal and the interest rate is adjusted every 6 month(s). The applicable index at the time of the scheduled rate adjustment was 2.196 percent. Your new interest rate is calculated by adding the index of 2.196 percent to the margin of 8.500 percent (as specified in your Adjustable Rate Note). This total is then rounded to the nearest .125 percent and then is subject to interest rate caps as specified in your Note. The result of this calculation is your account's current interest rate of 10.625 percent. It is this change in interest rate that has caused the corresponding change in your interest payment amount. This rate will be effective from November 01, 2004, until May 01, 2005, at which time your loan is subject to another interest-rate adjustment."

Homecomings FinancialSM appreciates you as a customer and values your business. Please feel free to contact us at the number or address below whenever we can be of assistance.

Sincerely,



Joseph Corn
Escrow Specialist

Escrow Payment Effective 12/18
 SEPTEMBER 2004! SEE NEXT PAGE.

SR210QR-01

MPRICE

CCS - AGGREGATE ANALYSIS HISTORY INQUIRY

5/04/07 12:36:26

JOB DT: 5/01/07

ANNUAL ACCOUNT DISCLOSURE STATEMENT

PAGE: 46775

Loan Number.: 0433303260

Analysis Run.: 7/28/04

Effective Date: 9/01/04

9/04 Thru 8/05

ACCOUNT HISTORY

Previous Payment: P&I : 2,551.65

Escrow. : 553.74

Discretionary Items: .00

Total : 3,105.39

Month	Pmt to Esc Act		Pmt from Esc Act		Desc	Escrow Balance	
	Proj	Actual	Proj	Actual		Proj	Actual
Starting Balance						1661.17	4756.71
Sep, 03				956.00*	HAZARD INS		3800.71
Sep, 03		683.03*			PAYMENT		4483.74
Sep, 03				3578.73*	SCHOOL TAX		905.01
Sep, 03		4.56*			Intr on Esc		909.57 <
Oct, 03		683.03*			PAYMENT		1592.60
Oct, 03		2.20*			Intr on Esc		1594.80
Nov, 03	553.74	553.74			PAYMENT	2214.91	2148.54
Nov, 03		505.53*			Shortage pm	2214.91	2654.07
Nov, 03		3.48*			Intr on Esc	2214.91	2657.55
Dec, 03	553.74	553.74			PAYMENT	2768.65	3211.29
Dec, 03		4.89*			Intr on Esc	2768.65	3216.18
Jan, 04	553.74	553.74			PAYMENT	3322.39	3769.92
Jan, 04			1677.72		TOWN TAX	1644.67	3769.92
Jan, 04				1865.11*	TOWN TAX	1644.67	1904.81
Jan, 04				30.00*	HAZARD INS	1644.67	1874.81
Jan, 04		3.64*			Intr on Esc	1644.67	1878.45
Feb, 04	553.74				PAYMENT	2198.41	1878.45
Feb, 04		3.13*			Intr on Esc	2198.41	1881.58
Mar, 04	553.74	553.74			PAYMENT	2752.15	2435.32
Mar, 04		3.29*			Intr on Esc	2752.15	2438.61
Apr, 04	553.74				PAYMENT	3305.89	2438.61
Apr, 04		4.06*			Intr on Esc	3305.89	2442.67
May, 04	553.74	553.74E			PAYMENT	3859.63	2996.41
May, 04		475.99*			PAYMENT	3859.63	3472.40
May, 04		4.46*			Intr on Esc	3859.63	3476.86
Jun, 04	553.74	553.74E			PAYMENT	4413.37	4030.60
Jun, 04		553.74*			PAYMENT	4413.37	4584.34
Jun, 04		5.30*			Intr on Esc	4413.37	4589.64
Jul, 04	553.74	553.74E			PAYMENT	4967.11	5143.38
Aug, 04	553.74	553.74E			PAYMENT	5520.85	5697.12
Sep, 04	553.74				PAYMENT	6074.59	5697.12
Sep, 04			4189.13		SCHOOL TAX	1885.46	5697.12
Sep, 04			778.00		HAZARD INS	1107.46 <	5697.12
Oct, 04	553.74				PAYMENT	1661.20	5697.12
Total	6644.88	7370.25	6644.85	6429.84			

PROJECTION FOR NEXT CYCLE

Anticipated Annual Disbursements

HAZARD INS 986.00

SR210QR-01

5/04/07 12:36:26

MPRICE

CCS - AGGREGATE ANALYSIS HISTORY INQUIRY

JOB DT: 5/01/07

ANNUAL ACCOUNT DISCLOSURE STATEMENT

PAGE: 46776

Loan Number.: 0433303260

Analysis Run.: 7/28/04

Effective Date: 9/01/04

9/04 Thru 8/05

PROJECTION FOR NEXT CYCLE

TOWN TAX	1,865.11					
SCHOOL TAX	3,578.73					
Total	6,429.84					
New Escrow Deposit	6,429.84 /12=	535.82				
Month	Pmt to Escrow	Pmt frm Escrow	Description	Curr Bal	Req Bal	
Starting Balance				5,697.12	5,100.55	
Sep, 04	535.82		PAYMENT	6,232.94	5,636.37	
Sep, 04		3,578.73	SCHOOL TAX	2,654.21	2,057.64	
Sep, 04		986.00	HAZARD INS	1,668.21	1,071.64	<
Oct, 04	535.82		PAYMENT	2,204.03	1,607.46	
Nov, 04	535.82		PAYMENT	2,739.85	2,143.28	
Dec, 04	535.82		PAYMENT	3,275.67	2,679.10	
Jan, 05	535.82		PAYMENT	3,811.49	3,214.92	
Jan, 05		1,865.11	TOWN TAX	1,946.38	1,349.81	
Feb, 05	535.82		PAYMENT	2,482.20	1,885.63	
Mar, 05	535.82		PAYMENT	3,018.02	2,421.45	
Apr, 05	535.82		PAYMENT	3,553.84	2,957.27	
May, 05	535.82		PAYMENT	4,089.66	3,493.09	
Jun, 05	535.82		PAYMENT	4,625.48	4,028.91	
Jul, 05	535.82		PAYMENT	5,161.30	4,564.73	
Aug, 05	535.82		PAYMENT	5,697.12	5,100.55	
Total	6,429.84	6,429.84				
Estimated Low Point:	1,668.21		New P&I	2,424.01		
RESPA Low Point	1,071.64		New Esc Pmt	535.82		
Doc/St Low Point	1,071.64		Discretionary Items Pmt:	.00		
Total Surplus	596.57		Surplus Spread	.00		
Less NSF/Lt chgs	145.44		Deficiency Spread	.00		
Spread Months	00		Payment Rnd Adj	.00		
Deficiency	.00		Total Payments	2,959.83		
Def Spread Months	00					
Surplus Refunded	451.13					

*Principal & Interest Effective
July 2005:*

Homecomings Financial
A GMAC Company

See Escrow Payment Attached

April 20, 2005

Eileen Fagan
16 Brewster Avenue
Stony Point, NY 10980

Loan Number: 0433303260

Dear Eileen Fagan:

If you have filed for bankruptcy, please be advised that this letter is for informational purposes only and is not an attempt to collect a debt. Please accept this letter as written notice of a change in the interest rate and principal and interest portion of your monthly payment amount. Effective with your June 01, 2005, installment, your account's interest rate will be 11.625 percent and your monthly principal and interest payment will be \$ 2830.69. Please note that if your loan includes an escrow account for the payment of property taxes and insurance, the principal and interest payment stated on this letter does not reflect the total payment due, since the total payment would include principal, interest, and escrow.

According to the terms of the Adjustable Rate Note you signed at closing, your interest rate is determined by the six-month London Interbank Offered Rate ("LIBOR") as published in the Wall Street Journal and the interest rate is adjusted every 6 month(s). The applicable index at the time of the scheduled rate adjustment was 3.400 percent. Your new interest rate is calculated by adding the index of 3.400 percent to the margin of 8.500 percent (as specified in your Adjustable Rate Note). This total is then rounded to the nearest .125 percent and then is subject to interest rate caps as specified in your Note. The result of this calculation is your account's current interest rate of 11.625 percent. It is this change in interest rate that has caused the corresponding change in your interest payment amount. This rate will be effective from May 01, 2005, until November 01, 2005, at which time your loan is subject to another interest-rate adjustment."

Homecomings FinancialSM appreciates you as a customer and values your business. Please feel free to contact us at the number or address below whenever we can be of assistance.

Sincerely,

Kendal Pruett

Kendal Pruett
Escrow Specialist

Escrow Payment Effective
 SEPTEMBER 2004: SEE NEXT PAGE.

12/18

SR210QR-01

MPRICE

CCS - AGGREGATE ANALYSIS HISTORY INQUIRY

5/04/07 12:36:26

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ANNUAL ACCOUNT DISCLOSURE STATEMENT

PAGE: 46775

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9/04 Thru 8/05

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Escrow. : 553.74

Discretionary Items: .00

Total : 3,105.39

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Sep, 03	683.03*		PAYMENT	4483.74
Sep, 03		3578.73*	SCHOOL TAX	905.01
Sep, 03	4.56*		Intr on Esc	909.57 <
Oct, 03	683.03*		PAYMENT	1592.60
Oct, 03	2.20*		Intr on Esc	1594.80
Nov, 03	553.74 553.74		PAYMENT	2214.91 2148.54
Nov, 03	505.53*		Shortage pm	2214.91 2654.07
Nov, 03	3.48*		Intr on Esc	2214.91 2657.55
Dec, 03	553.74 553.74		PAYMENT	2768.65 3211.29
Dec, 03	4.89*		Intr on Esc	2768.65 3216.18
Jan, 04	553.74 553.74		PAYMENT	3322.39 3769.92
Jan, 04		1677.72	TOWN TAX	1644.67 3769.92
Jan, 04		1865.11*	TOWN TAX	1644.67 1904.81
Jan, 04		30.00*	HAZARD INS	1644.67 1874.81
Jan, 04	3.64*		Intr on Esc	1644.67 1878.45
Feb, 04	553.74		PAYMENT	2198.41 1878.45
Feb, 04	3.13*		Intr on Esc	2198.41 1881.58
Mar, 04	553.74 553.74		PAYMENT	2752.15 2435.32
Mar, 04	3.29*		Intr on Esc	2752.15 2438.61
Apr, 04	553.74		PAYMENT	3305.89 2438.61
Apr, 04	4.06*		Intr on Esc	3305.89 2442.67
May, 04	553.74 553.74E		PAYMENT	3859.63 2996.41
May, 04	475.99*		PAYMENT	3859.63 3472.40
May, 04	4.46*		Intr on Esc	3859.63 3476.86
Jun, 04	553.74 553.74E		PAYMENT	4413.37 4030.60
Jun, 04	553.74*		PAYMENT	4413.37 4584.34
Jun, 04	5.30*		Intr on Esc	4413.37 4589.64
Jul, 04	553.74 553.74E		PAYMENT	4967.11 5143.38
Aug, 04	553.74 553.74E		PAYMENT	5520.85 5697.12
Sep, 04	553.74		PAYMENT	6074.59 5697.12
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Sep, 04		778.00	HAZARD INS	1107.46 < 5697.12
Oct, 04	553.74		PAYMENT	1661.20 5697.12
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Anticipated Annual Disbursements

HAZARD INS 986.00

SR210QR-01

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ANNUAL ACCOUNT DISCLOSURE STATEMENT

PAGE: 46776

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Effective Date: 9/01/04

9/04 Thru 8/05

PROJECTION FOR NEXT CYCLE

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SCHOOL TAX	3,578.73					
Total	6,429.84					
New Escrow Deposit	6,429.84 /12=	535.82				
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Starting Balance				5,697.12	5,100.55	
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Nov, 04	535.82		PAYMENT	2,739.85	2,143.28	
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Jan, 05		1,865.11	TOWN TAX	1,946.38	1,349.81	
Feb, 05	535.82		PAYMENT	2,482.20	1,885.63	
Mar, 05	535.82		PAYMENT	3,018.02	2,421.45	
Apr, 05	535.82		PAYMENT	3,553.84	2,957.27	
May, 05	535.82		PAYMENT	4,089.66	3,493.09	
Jun, 05	535.82		PAYMENT	4,625.48	4,028.91	
Jul, 05	535.82		PAYMENT	5,161.30	4,564.73	
Aug, 05	535.82		PAYMENT	5,697.12	5,100.55	
Total	6,429.84	6,429.84				
Estimated Low Point:	1,668.21		New P&I	2,424.01		
RESPA Low Point	1,071.64		New Esc Pmt	535.82		
Doc/St Low Point	1,071.64		Discretionary Items Pmt:	.00		
Total Surplus	596.57		Surplus Spread	.00		
Less NSF/Lt chgs	145.44		Deficiency Spread	.00		
Spread Months	00		Payment Rnd Adj	.00		
Deficiency	.00		Total Payments	2,959.83		
Def Spread Months	00					
Surplus Refunded	451.13					

PAYMENT EFFECTIVE SEPTEMBER 2005.
SEE SECOND LAST PAGE FOR UPDATED
AMOUNT

July 21, 2005

Eileen Fagan
36 Smith St #B
Stony Point NY 10980-1639

RE: LOAN #0433303260

Dear Eileen Fagan:

Following is an analysis of your escrow account in accordance with the Real Estate Settlement Procedures Act (RESPA). The analysis calculates your new escrow payment based on the projected escrow activity for the upcoming period.

Throughout the analysis, several tables will be used to explain your escrow account. The tables may contain the following symbols and abbreviations:

- (*) : an asterisk represents a difference between the actual activity and the projected activity in your escrow account;
- (<) : an arrow marks the lowest amount in your escrow account;
- (E) : an "E" represents estimated activity. Because the effective date (the date your new payment begins) of your analysis is one or two months into the future, it is necessary for us to estimate activity that will occur up to that effective date.

The following Account History compares activity that was PROJECTED to occur in your escrow account to activity that ACTUALLY occurred during the time period outlined below. The payment for which the history is based is broken down below:

Effective Date: 9/01/05

9/05 Thru 8/06

ACCOUNT HISTORY

Previous Payment: PEI : 2,424.01
Escrow. : 535.82
Discretionary Items: .00
Total : 2,959.83

SAT14532/6	5578291	CORR
433303260	Fagan	106001692
		C
		HF

Pmts to Esc Acct Pmts from Esc Acct

--Escrow Balance--

Month	Projected	Actual	Projected	Actual	Description	Project	Actual
Starting Balance						5100.55	3482.16
Jul, 04				145.44*	Withdrawal		3336.72
Sep, 04	535.82				PAYMENT	5636.37	3336.72
Sep, 04			3578.73		SCHOOL TAX	2057.64	3336.72
Sep, 04				1078.00*	HAZARD INS	2057.64	2258.72

RE: Loan# 0433303260

Page: 2

Pmts to Esc Acct		Pmts from Esc Acct		--Escrow Balance--		
Month	Projected	Actual	Projected	Actual	Description	Project Actual
Sep, 04				3935.19*	SCHOOL TAX	2057.64 1676.47-
Sep, 04			986.00		HAZARD INS	1071.64 < 1676.47-
Sep, 04		2.35*			Intr on Esc	1071.64 1674.12-<
Oct, 04	535.82				PAYMENT	1607.46 1674.12-
Nov, 04	535.82	553.74*			PAYMENT	2143.28 1120.38-
Dec, 04	535.82				PAYMENT	2679.10 1120.38-
Jan, 05	535.82	535.82E			PAYMENT	3214.92 584.56-
Jan, 05			1865.11		TOWN TAX	1349.81 584.56-
Jan, 05				2196.56*	TOWN TAX	1349.81 2781.12-
Jan, 05		553.74*			PAYMENT	1349.81 2227.38-
Jan, 05		553.74*			PAYMENT	1349.81 1673.64-
Feb, 05	535.82	535.82E			PAYMENT	1885.63 1137.82-
Feb, 05		553.74*			PAYMENT	1885.63 584.08-
Mar, 05	535.82	535.82E			PAYMENT	2421.45 48.26-
Mar, 05		535.82*			PAYMENT	2421.45 487.56
Apr, 05	535.82	535.82E			PAYMENT	2957.27 1023.38
Apr, 05		535.82*			PAYMENT	2957.27 1559.20
May, 05	535.82	535.82E			PAYMENT	3493.09 2095.02
May, 05		535.82*			PAYMENT	3493.09 2630.84
Jun, 05	535.82	535.82E			PAYMENT	4028.91 3166.66
Jul, 05		535.82*			PAYMENT	4028.91 3702.48
Jul, 05	535.82	535.82E			PAYMENT	4564.73 4238.30
Aug, 05	535.82	535.82E			PAYMENT	5100.55 4774.12
Total	\$6429.84	\$8647.15	\$6429.84	\$7355.19		

The next table lists the items that will be disbursed from your account:

PROJECTION FOR NEXT CYCLE

Projected Annual Disbursements

HAZARD INS	1,078.00
TOWN TAX	2,196.56
SCHOOL TAX	3,935.19

Total	\$7,209.75

New Escrow Deposit 7,209.75 /12= 600.81

The following table shows activity projected to occur in your escrow account for the next 12 months. The Current Balance column shows a running total based on real activity. The Starting Balance for this section comes from the Account

RE: Loan# 0433303260
Page: 3

History section on page one. The Required Balance column shows the ideal escrow balance for each month.

Month	Payments to Escrow Acct	Payments from Escrow Acct	Description	Current Balance	Required Balance
Starting Balance.....				4,774.12	5,614.00
Sep, 05	600.81		PAYMENT	5,374.93	6,214.81
Sep, 05		3,935.19	SCHOOL TAX	1,439.74	2,279.62
Sep, 05		1,078.00	HAZARD INS	361.74	1,201.62 <
Oct, 05	600.81		PAYMENT	962.55	1,802.43
Nov, 05	600.81		PAYMENT	1,563.36	2,403.24
Dec, 05	600.81		PAYMENT	2,164.17	3,004.05
Jan, 06	600.81		PAYMENT	2,764.98	3,604.86
Jan, 06		2,196.56	TOWN TAX	568.42	1,408.30
Feb, 06	600.81		PAYMENT	1,169.23	2,009.11
Mar, 06	600.81		PAYMENT	1,770.04	2,609.92
Apr, 06	600.81		PAYMENT	2,370.85	3,210.73
May, 06	600.81		PAYMENT	2,971.66	3,811.54
Jun, 06	600.81		PAYMENT	3,572.47	4,412.35
Jul, 06	600.81		PAYMENT	4,173.28	5,013.16
Aug, 06	600.81		PAYMENT	4,774.09	5,613.97
Total	\$7,209.72	\$7,209.75			

The table above indicates a shortage of \$839.88.
Subtract the Low Point Required Balance from the Low Point Current Balance to determine the shortage in the account. An arrow(<) marks the row in which these Low Point Balances occur.

If the total shortage is less than one month's escrow deposit, then the shortage will be provided for within 30 days. If the total shortage is greater than one month's escrow deposit, then you must repay the shortage amount in equal monthly payments over a 12 month period. The amounts you owe will be added to your monthly payment amount.

The following table shows the shortage calculation on the left side. Your new monthly payment effective 09/01/05 is on the right side.

Estimated Low Point:	361.74	New Prin & Int.	2,830.69
RESPA Low Point . . .	1,201.62	New Esc Pmt	600.81
Low Point Bal Req . .	1,201.62	Discretionary Items Pmt:	.00
Total Shortage. . . .	839.88	Shortage Spread	69.99
Spread Months	12	Deficiency Spread00
Deficiency00	Payment Rnd Adj00
Def Spread Months . .	00	Total Payment	3,501.49

New York State law requires that the following information be furnished you in conjunction with maintaining your real estate property tax escrow account: HomeComings is obligated to make

RE: Loan# 0433303260

Page: 4

timely property tax payments from your real property tax escrow account. If we fail to pay any tax payments timely (by the penalty date), we will be responsible for making such payments from your escrow account and we will absorb any penalties or interest because of the delay. You are obligated to pay one-twelfth of your taxes to us each month, which will be deposited into your real property tax escrow account. You may be required to pay more or less depending on whether there is a shortage or overage in your escrow account. We must deposit your escrow payments into a banking institution or licensed branch of a bank corporation whose deposits are insured by a federal agency. We cannot impose any fees relating to the maintenance of your real property tax escrow account.

We appreciate having you as a customer, and value your business. If you have further questions, please call our Customer Service Department at 1.800.206.2901.

Sincerely,

Homecomings Financial

Homecomings Financial
A GMAC Company

Payment Effective June 2006.

April 20, 2006

3871 1 MB 0.326 ***AUTO**MIXED AADC 750
EILEEN FAGAN
16 BREWSTER AVE

STONY POINT, NY 10980-1606

|||||

Re: Loan Number 0433303260

Dear Eileen Fagan:

Please accept this letter as written notice of a change in the interest rate and principal and interest portion of your monthly payment amount. Effective with your June 01, 2006, installment, your account's interest rate will be 13.625 percent and your monthly principal and interest payment will be \$3248.34.

Please note that your loan also includes an escrow account for the payment of property taxes and/or insurance; the principal and interest payment stated above does not reflect the total payment due, since the total payment would include principal, interest and escrow. Our records indicate that effective September 1, 2005, your monthly escrow installment is \$670.80.

According to the terms of the Adjustable Rate Note you signed at closing, your interest rate is determined by the six-month London Interbank Offered Rate ("LIBOR") as published in the Wall Street Journal and the interest rate is adjusted every 6 month(s). The applicable index at the time of the scheduled rate adjustment was 5.14 percent. Your new interest rate is calculated by adding the index of 5.14 percent to the margin of 8.5 percent (as specified in your Adjustable Rate Note). This total is then rounded to the nearest 0.125 percent and then is subject to interest rate caps as specified in your Note. The result of this calculation is your account's current interest rate of 13.625 percent. It is this change in interest rate that has caused the corresponding change in your interest payment amount. This rate will be effective from May 01, 2006, until November 01, 2006, at which time your loan is subject to another interest-rate adjustment.

Homecomings Financialsm appreciates you as a customer and values your business. Please feel free to contact us at the number or address below whenever we can be of assistance.

Sincerely,

Homecomings Financial



Please be advised that this letter is for informational purposes only and is not an attempt to collect a debt.

Homecomings Financial
2711 North Haskell Avenue Suite 900 Dallas, TX 75204
1.800.206.2901 (Monday - Thursday 8:00 a.m. to 7:00 p.m., Friday 8:00 a.m. to 5:00 p.m., CST)
homecomings.com

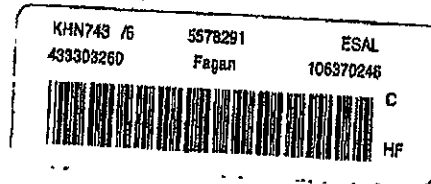
S00141

*PAYMENT EFFECTIVE SEPTEMBER 2006.
SEE SECOND LAST PAGE FOR
UPDATED PAYMENT*

July 20, 2006

Eileen Fagan
16 Brewster Avenue
Stony Point NY 10980

RE: LOAN #0433303260



Dear Eileen Fagan:

Following is an analysis of your escrow account in accordance with the Real Estate Settlement Procedures Act (RESPA). The analysis calculates your new escrow payment based on the projected escrow activity for the upcoming period.

Throughout the analysis, several tables will be used to explain your escrow account. The tables may contain the following symbols and abbreviations:

- (*) : an asterisk represents a difference between the actual activity and the projected activity in your escrow account;
- (<) : an arrow marks the lowest amount in your escrow account;
- (E) : an "E" represents estimated activity. Because the effective date (the date your new payment begins) of your analysis is one or two months into the future, it is necessary for us to estimate activity that will occur up to that effective date.

The following Account History compares activity that was PROJECTED to occur in your escrow account to activity that ACTUALLY occurred during the time period outlined below. The payment for which the history is based is broken down below:

Effective Date: 9/01/06

9/06 Thru 8/07

ACCOUNT HISTORY

Previous Payment: P&I : 2,830.69
Escrow. : 670.80
Discretionary Items: .00
Total : 3,501.49

Pmts to Esc Acct		Pmts from Esc Acct		--Escrow Balance--	
Month Projected	Actual	Projected	Actual	Description	Project Actual
Starting Balance.....					5614.00 487.56
Jul, 05	.81*			Intr on Esc	488.37
Aug, 05	535.82*			PAYMENT	1024.19
Aug, 05	535.82*			PAYMENT	1560.01
Aug, 05	1.74*			Intr on Esc	1561.75

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Pmts to Esc Acct		Pmts from Esc Acct		--Escrow Balance--		
Month	Projected	Actual	Projected	Actual	Description	Project Actual
Sep,05	600.81	535.82*			PAYMENT	6214.81 2097.57
Sep,05			3935.19		SCHOOL TAX	2279.62 2097.57
Sep,05				1019.00*	HAZARD INS	2279.62 1078.57
Sep,05				4344.12*	SCHOOL TAX	2279.62 3265.55-
Sep,05			1078.00*		HAZARD INS	1201.62 < 3265.55-
Sep,05		.73*			Intr on Esc	1201.62 3264.82-<
Oct,05	600.81	535.82*			PAYMENT	1802.43 2729.00-
Oct,05		535.82*			PAYMENT	1802.43 2193.18-
Nov,05	600.81	535.82*			PAYMENT	2403.24 1657.36-
Dec,05	600.81	535.82*			PAYMENT	3004.05 1121.54-
Jan,06	600.81	535.82*			PAYMENT	3604.86 585.72-
Jan,06			2196.56		TOWN TAX	1408.30 585.72-
Jan,06				2361.17*	TOWN TAX	1408.30 2946.89-
Feb,06	600.81	670.80*			PAYMENT	2009.11 2276.09-
Mar,06	600.81	670.80*E			PAYMENT	2609.92 1605.29-
Apr,06	600.81	670.80*E			PAYMENT	3210.73 934.49-
Apr,06		670.80*			PAYMENT	3210.73 263.69-
May,06		670.80*			PAYMENT	3210.73 407.11
May,06	600.81	670.80*E			PAYMENT	3811.54 1077.91
Jun,06	600.81	670.80*E			PAYMENT	4412.35 1748.71
Jun,06		670.80*			PAYMENT	4412.35 2419.51
Jun,06		670.80*			PAYMENT	4412.35 3090.31
Jun,06		670.80*			PAYMENT	4412.35 3761.11
Jun,06		.25*			Intr on Esc	4412.35 3761.36
Jul,06	600.81	670.80*E			PAYMENT	5013.16 4432.16
Aug,06	600.81	670.80*E			PAYMENT	5613.97 5102.96
Total	\$7209.72	\$12339.69	\$7209.75	\$7724.29		

The next table lists the items that will be disbursed from your account:

PROJECTION FOR NEXT CYCLE

Projected Annual Disbursements

HAZARD INS	1,019.00
TOWN TAX	2,361.17
SCHOOL TAX	4,344.12

Total	\$7,724.29

New Escrow Deposit 7,724.29 /12= 643.69

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The following table shows activity projected to occur in your escrow account for the next 12 months. The Current Balance column shows a running total based on real activity. The Starting Balance for this section comes from the Account History section on page one. The Required Balance column shows the ideal escrow balance for each month.

Month	Payments to Escrow Acct	Payments from Escrow Acct	Description	Current Balance	Required Balance
Starting Balance				5,102.96	6,006.81
Sep,06	643.69		PAYMENT	5,746.65	6,650.50
Sep,06		4,344.12	SCHOOL TAX	1,402.53	2,306.38
Sep,06		1,019.00	HAZARD INS	383.53	1,287.38
Oct,06	643.69		PAYMENT	1,027.22	1,931.07
Nov,06	643.69		PAYMENT	1,670.91	2,574.76
Dec,06	643.69		PAYMENT	2,314.60	3,218.45
Jan,07	643.69		PAYMENT	2,958.29	3,862.14
Jan,07		2,361.17	TOWN TAX	597.12	1,500.97
Feb,07	643.69		PAYMENT	1,240.81	2,144.66
Mar,07	643.69		PAYMENT	1,884.50	2,788.35
Apr,07	643.69		PAYMENT	2,528.19	3,432.04
May,07	643.69		PAYMENT	3,171.88	4,075.73
Jun,07	643.69		PAYMENT	3,815.57	4,719.42
Jul,07	643.69		PAYMENT	4,459.26	5,363.11
Aug,07	643.69		PAYMENT	5,102.95	6,006.80
Total	\$7,724.28	\$7,724.29			

The table above indicates a shortage of \$903.85.

Subtract the Low Point Required Balance from the Low Point Current Balance to determine the shortage in the account. An arrow(<) marks the row in which these Low Point Balances occur.

If the total shortage is less than one month's escrow deposit, then the shortage will be provided for within 30 days. If the total shortage is greater than one month's escrow deposit, then you must repay the shortage amount in equal monthly payments over a 12 month period. The amounts you owe will be added to your monthly payment amount.

The following table shows the shortage calculation on the left side. Your new monthly payment effective 09/01/06 is on the right side.

Estimated Low Point:	383.53	New Prin & Int	3,248.34
RESPA Low Point . . .	1,287.38	New Esc Pmt	643.69
Low Point Bal Req . .	1,287.38	Discretionary Items Pmt:	.00
Total Shortage	903.85	Shortage Spread	75.32
Spread Months	12	Deficiency Spread00
Deficiency00	Payment Rnd Adj00
Def Spread Months . .	.00	Total Payment	3,967.35

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New York State law requires that the following information be furnished you in conjunction with maintaining your real estate property tax escrow account: HomeComings is obligated to make timely property tax payments from your real property tax escrow account. If we fail to pay any tax payments timely (by the penalty date), we will be responsible for making such payments from your escrow account and we will absorb any penalties or interest because of the delay. You are obligated to pay one-twelfth of your taxes to us each month, which will be deposited into your real property tax escrow account. You may be required to pay more or less depending on whether there is a shortage or overage in your escrow account. We must deposit your escrow payments into a banking institution or licensed branch of a bank corporation whose deposits are insured by a federal agency. We cannot impose any fees relating to the maintenance of your real property tax escrow account.

We appreciate having you as a customer, and value your business. If you have further questions, please call our Customer Service Department at 1.800.206.2901.

Sincerely,

Homecomings Financial

Homecomings Financial
A GMAC Company

October 20, 2006

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EILEEN FAGAN
16 BREWSTER AVENUE

STONY POINT, NY 10980-1606

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Re: Loan Number 0433303260

Dear Eileen Fagan:

Effective with your December 01, 2006, installment, your account's interest rate will change from 13.625 percent to 13.875 percent. Based on your account's current principal balance of \$277,053.32, your monthly principal and interest payment will be \$3,301.02.

Please note that your loan also includes an escrow account for the payment of property taxes and/or insurance; the principal and interest payment stated above does not reflect the total payment due, since the total payment would include principal, interest and escrow. Our records indicate that effective September 1, 2006, your monthly escrow installment is \$719.01.

According to the terms of the Adjustable Rate Note you signed at closing, your interest rate is determined by the six-month London Interbank Offered Rate ("LIBOR") as published in the Wall Street Journal and the interest rate is adjusted every 6 month(s). The applicable index at the time of the scheduled rate adjustment was 5.37 percent. Your new interest rate is calculated by adding the index of 5.37 percent to the margin of 8.5 percent (as specified in your Adjustable Rate Note). This total is then rounded to the nearest 0.125 percent and then is subject to interest rate caps as specified in your Note. The result of this calculation is your account's current interest rate of 13.875 percent. It is this change in interest rate that has caused the corresponding change in your interest payment amount. This rate will be effective from November 01, 2006, until May 01, 2007, at which time your loan is subject to another interest-rate adjustment.

Homecomings Financialsm appreciates you as a customer and values your business. Please feel free to contact us at the number or address below whenever we can be of assistance.

Sincerely,

Homecomings Financial



Please be advised that this letter is for informational purposes only and is not an attempt to collect a debt.

Homecomings Financial
2711 North Haskell Avenue Suite 900 Dallas, TX 75204
1.800.206.2901 (Monday - Thursday 8:00 a.m. to 7:00 p.m., Friday 8:00 a.m. to 5:00 p.m., CST)
homecomings.com

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